

<i>SERFF Tracking Number:</i>	<i>METX-125594755</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Group Property and Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR0003902R01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR0003902R01</i>		

Filing at a Glance

Company: Metropolitan Group Property and Casualty Insurance Company

Product Name: Tiering	SERFF Tr Num: METX-125594755	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT \$125
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: PA AR0003902R01	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author: Richard Collard	Disposition Date: 04/15/2008
	Date Submitted: 04/04/2008	Disposition Status: Filed
Effective Date Requested (New): 04/30/2008		Effective Date (New): 04/30/2008
Effective Date Requested (Renewal): 06/04/2008		Effective Date (Renewal): 06/04/2008

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile:
Project Number: PA AR0003902R01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 04/15/2008	
State Status Changed: 04/08/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

AR MetGroup Auto rate and rule revision. Please refer to the filing introduction for details.

Company and Contact

SERFF Tracking Number: METX-125594755 State: Arkansas
 Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$125
 Company Tracking Number: PA AR0003902R01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Tiering
 Project Name/Number: /PA AR0003902R01

Filing Contact Information

Jacqueline Hattoy, Sr. State Filing Specialist jhattory@metlife.com
 700 Quaker Lane (401) 827-2949 [Phone]
 Warwick, RI 02887 (401) 827-3929[FAX]

Filing Company Information

Metropolitan Group Property and Casualty Insurance Company CoCode: 34339 State of Domicile: Rhode Island
 700 Quaker Lane Group Code: 241 Company Type: Property and Casualty
 Warwick, RI 02887 Group Name: Metropolitan Property and Casualty Insurance Company
 (401) 827-2000 ext. [Phone] State ID Number:
 FEIN Number: 13-2915260

Filing Fees

Fee Required? Yes
 Fee Amount: \$125.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Group Property and Casualty Insurance Company	\$125.00	04/04/2008	19278260

SERFF Tracking Number:	METX-125594755	State:	Arkansas
Filing Company:	Metropolitan Group Property and Casualty Insurance Company	State Tracking Number:	EFT \$125
Company Tracking Number:	PA AR0003902R01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR0003902R01		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/15/2008	04/15/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	04/08/2008	04/08/2008	Richard Collard	04/14/2008	04/14/2008

SERFF Tracking Number:	METX-125594755	State:	Arkansas
Filing Company:	Metropolitan Group Property and Casualty Insurance Company	State Tracking Number:	EFT \$125
Company Tracking Number:	PA AR0003902R01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR0003902R01		

Disposition

Disposition Date: 04/15/2008

Effective Date (New): 04/30/2008

Effective Date (Renewal): 06/04/2008

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Metropolitan Group Property and Casualty Insurance Company	0.100%	\$3,087	1,763	\$3,086,877	%	%	%

SERFF Tracking Number: METX-125594755 State: Arkansas

Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$125

Company Tracking Number: PA AR0003902R01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /PA AR0003902R01

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Filing Introduction	Filed	Yes
Supporting Document	Group Acct Dev Indication	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	Objection response letter 041408	Filed	Yes
Rate (revised)	Rate Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes
Rate	Rule 25	Filed	Yes

SERFF Tracking Number: METX-125594755 State: Arkansas
Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$125
Company Tracking Number: PA AR0003902R01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR0003902R01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/08/2008
Submitted Date 04/08/2008
Respond By Date
Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing. The Tier Assignment Rules must be amended to delete penalties for non-chargeable accidents and no prior insurance with no need. Please refer to Ark. Code Ann. 23-79-152 and Bulletin 3-87.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/14/2008
Submitted Date 04/14/2008

Dear Alexa Grissom,

Comments:

We are responding to your objection letter dated 4/8/08.

Response 1

Comments: Please find our response letter and the revised tier assignment rules attached.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection response letter 041408

Comment:

No Form Schedule items changed.

<i>SERFF Tracking Number:</i>	<i>METX-125594755</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Group Property and Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR0003902R01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR0003902R01</i>		

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rate Pages	Pages 18-24	Replacement	
<i>Previous Version</i>			
<i>Rate Pages</i>	<i>Pages 18-24</i>	<i>Replacement</i>	

Thank you for your assistance.

Please do not hesitate to contact us if you have any additional questions.

Jackie Hattoy

Sincerely,
Richard Collard

SERFF Tracking Number:	METX-125594755	State:	Arkansas
Filing Company:	Metropolitan Group Property and Casualty Insurance Company	State Tracking Number:	EFT \$125
Company Tracking Number:	PA AR0003902R01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR0003902R01		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	07/30/2008
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Metropolitan Group Property and Casualty Insurance Company	%	0.100%	\$3,087	1,763	\$3,086,877	%	%

<i>SERFF Tracking Number:</i>	<i>METX-125594755</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Group Property and Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR0003902R01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR0003902R01</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Pages	Pages 18-24	Replacement	Pages 18-24.PDF
Filed	Rule 25	Page 34	Replacement	Page 34.PDF

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One Vehicle	Two Vehicles	Three + Vehicles
For each policy condition below, determine the corresponding tier point assignment.			
1a Minor violations in the last 3 years			
One violation	3	3	2
Two violations	4	4	3
Three violations	0	2	2
Each additional violation over 3	0	2	3
1b If 3+ vehicles and one minor violation in the past 3 years and no youth on policy	N/A	N/A	-1
1c Presence of a minor violation in the past 3 years <u>AND</u> No at fault accidents or violations in the past 1 year <u>OR</u> No at fault accidents or violations in the past 2 years	-1 -1	-1 -1	-1 -1
2a Major violations in the past 5 years			
One violation	5	5	6
Two violations	0	1	4
Three violations	0	7	2
Each additional violation over 3	0	10	17
2b Presence of a major violation in the past 5 years and No at fault accidents or violations in the past 3 years	-7	-5	-4
3 Each license suspension in the past 3 years	3	2	1
4 Presence of youth on policy			
Presence of youngest operator age < 18	3	4	4
Presence of youngest operator age 18-20	2	3	3
Presence of youngest operator age 21-24	0	1	1
5a Non-chargeable at fault accidents >= \$500 in the past 3 years			
One non-chargeable at fault accident	13	11	10
Two non-chargeable at fault accidents	20	15	13
Three non-chargeable at fault accidents	34	22	19
Each additional non-chargeable at fault accident over 3	31	27	23
5b Presence of a non-chargeable at fault accident >= \$500 in the past 3 years <u>AND</u> No at fault accidents in the past 2 years	-1	-1	0
5c Chargeable accidents in the past 3 years			
One chargeable accident	6	4	4
Two chargeable accidents	11	8	8
Three chargeable accidents	20	18	17
Each chargeable accident over 3	19	21	19

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

5d	Presence of a chargeable accident resulting in Bodily Injury > \$500 or death in the past 3 years	3	3	3
5e	Presence of a chargeable accident in the past 3 years <u>AND</u> No at fault accidents in the past 1 year	-1	-1	-1
	<u>OR</u> No at fault accidents in the past 2 years	-3	-2	-2
5f	Two at fault accidents under \$500 in the past 3 years	3	2	1
	3+ at fault accidents under \$500 in the past 3 years	6	5	4
6	Violation or at fault accident in the past 3 years on operator licensed less than 5 years	2	2	2
7a	Current insurance conditions			
	Financial responsibility (SR22 required)	14	14	14
	No prior -- with need	9	9	9
	Over 3 months lapse in coverage	9	9	9
	1-3 months lapse in coverage	8	8	8
	Between 10 days and 1 month lapse in coverage	0	0	0
	less than 10 days lapse in coverage	0	0	0
	No lapse in coverage	0	0	0
7b	Prior or current BI limits (lower of either)			
	State minimum or CSL state minimum or no prior insurance	4	5	6
	> state minimum and < 50/100 or CSL < 100	2	2	3
	50/100 or CSL = 100	0	2	3
	> 50/100 and < 100/300 or CSL > 100 and CSL < 300	0	1	2
	100/300 or CSL = 300	0	0	0
	> 100/300 or CSL > 300	0	0	0
7c	Presence of operator age 20-26, vehicle age < 5 years, years with prior carrier > 4, BI limits >= 50/100, and PFM Score Level between BD - EN	-1	0	0
7d	Presence of operator age 40+, and prior or current BI limits (lower of) is			
	No prior - no need	0	0	0
	No prior - with need	5	5	5
	State minimum or CSL state minimum	3	3	3
	> state minimum and < 50/100 or CSL < 100	2	3	3
	50/100 or CSL = 100	1	2	2
	> 50/100 and < 100/300 or CSL > 100 and CSL < 300	1	1	1
	100/300 or CSL = 300	0	0	0
	> 100/300 or CSL > 300	0	0	0
7e	Time with prior carrier			
	< 3 years	0	0	0
	>= 3 years and < 5 years	0	0	0
	>= 5 years and < 10 years	-1	-1	-1
	>= 10 years	-2	-2	-2

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

8	If prior insurance with no lapse in coverage, future effective date			
	> 3 days and <= 7days	0	0	0
	> 7 days	-1	-1	-1
9	Non-rated operator under age 22	9	9	9
	Non-rated operator age 22-29	2	2	2
10a	If Personal Financial Management (PFM) is:			
	<u>PFM Score Level</u>			
	BD	-15	-15	-15
	BH	-13	-13	-13
	BL	-11	-11	-11
	BP	-9	-9	-9
	BT	-8	-8	-8
	BW	-7	-7	-7
	CD	-7	-7	-7
	CH	-6	-6	-6
	CL	-6	-6	-6
	CP	-5	-5	-5
	CT	-5	-5	-5
	CW	-5	-5	-5
	DD	-4	-4	-4
	DG	-4	-4	-4
	DJ	-4	-4	-4
	DN	-3	-3	-3
	DQ	-3	-3	-3
	DT	-2	-2	-2
	DW	-2	-2	-2
	ED	-1	-1	-1
	EG	0	0	0
	EJ	0	0	0
	EN	1	1	1
	EQ	2	2	2
	ET	3	3	3
	EW	3	3	3
	FD	4	4	4
	FG	5	5	5
	FJ	6	6	6
	FN	7	7	7
	FQ	8	8	8
	FT	9	9	9
	FW	10	10	10
	GD	11	11	11
	GH	12	12	12
	GL	13	13	13
	GP	14	14	14
	GT	15	15	15
	HD	16	16	16
	HH	17	17	17

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	HL	18	18	18
	HP	20	20	20
	HT	23	23	23
	HW	29	29	29
	NF	6	6	6
	NK	8	8	8
	NN	8	8	8
	NQ	8	8	8
10b	No operators under age 25 and PFM Score Level BD - BW	-1	-1	-1
10c	Presence of an operator under age 21 and			
	PFM Score Level BD	4	4	4
	PFM Score Level BH	3	3	3
	PFM Score Level BL	2	2	2
	PFM Score Level BP	2	2	2
	PFM Score Level BT	2	2	2
	PFM Score Level BW	1	1	1
11	Payment Plan			
	1 Pay	-1	-1	-1
	2 Pay	-1	-1	-1
12a	Prior non-standard or AIP	9	9	9
12b	Prior non-standard or AIP and minimum F/R limits	3	3	3
13	Operator licensed <3 years where no vehicle assigned to youth	2	3	3
14	All operators licensed < 3 years	3	5	6
15	Operator under age 29 2 vehicles and 1 operator	N/A	6	N/A
16	3+ vehicles, youth on policy, presence of operator age < 19, no violations or at fault accidents in the past 3 years Prior and current BI limits of 100/300 or higher, comp and coll on all vehicles and age of newest vehicle < 2	0	0	-2
17	Two vehicles, 2 operators, no youth on policy, newest vehicle age <2, no major violations in the past 5 years, no at fault accidents in the past 3 years, and no more than 1 minor violation in the past 3 years	0	-2	0
18	Presence of good student operator age 21-24, and prior insurance	-2	-1	-1
19	All vehicles are liability only* * No vehicles on policy have full coverage, which includes both comprehensive and collision	4	3	2
20	Youth on policy age < 21, prior and current BI limits			

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

>= 100/300, comp and coll on at least one vehicle with no more than one vehicle liability only, at least one minor violation or chargeable accident in the past 3 years, no major violations in the past 5 years

PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	0	-1	-1
PFM Score Level ED - FW	0	-2	-2
PFM Score Level GD - HW	0	-3	-3
PFM Score Level NF - NQ	0	0	0

21 1 vehicle, all operators age <30, vehicle age 5-8, BI limits >= 50/100, comp and coll on vehicle, no more than 1 minor violation in the past 3 years, no major violations in the past 5 years, no at fault accidents in the past 3 years	-2	0	0
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22 Comp and Coll on at least one vehicle and no more than one vehicle with liability only, BI limits >= 50/100, no at fault accidents in the past 3 years, no major violations in the past 5 years, no minor violations in the past 3 years, no license suspensions			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	-1	-1	-1
PFM Score Level ED - FW	-2	-2	-2
PFM Score Level GD - HW	-2	-2	-2
PFM Score Level NF - NQ	0	0	0

23 All vehicles age <2, comp and coll on all vehicles, BI limits >= 100/300			
PFM Score Level BD - CW	0	-1	-1
PFM Score Level DD - ED	0	-1	-1
PFM Score Level EG - GD	0	-2	-2
PFM Score Level GH - HW	0	-3	-3
PFM Score Level NF - NQ	0	0	0

24 All vehicles age 9+			
PFM Score Level BD - CW	0	0	1
PFM Score Level DD - DW	0	1	2
PFM Score Level ED - FW	1	2	3
PFM Score Level GD - HW	2	3	4
PFM Score Level NF - NQ	0	0	0

25 Presence of a vehicle age 9+, no vehicle age < 5			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	0	0	0
PFM Score Level ED - FW	0	1	1
PFM Score Level GD - HW	0	2	2
PFM Score Level NF - NQ	0	0	0

26 2 adults age >40 and 1 or more operators age < 25, No at fault accidents or violations in the past 3 years	0	-1	-2
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Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

27	All operators age 23-35, newest vehicle age < 2, No at fault accidents or violations in the past 3 years	-1	-1	-1
28	Presence of a vehicle age < 2 with symbol greater than 17	-1	-1	-1
29	Presence of a vehicle age > 3 with symbol greater than 17	2	1	1
30	If future effective date > 7 days with no lapse in coverage, no at fault accidents or violations in the past 3 years, prior insurance, comp and coll on at least 1 vehicle	-1	-1	-1
31	All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, 1 pay plan	-1	-2	-2
32	All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, payroll deduction, ExpressIt, or 2 pay plan, future effective date > 3 days with no lapse in coverage	-1	-2	-2
33	2 operators age > 39, comp and collision on more than 1 vehicle, number of youths on policy > 1 and one youth age > 17, presence of a good student, no vehicles age > 8, no at fault accidents or violations in the past 3 years	0	-2	-2
34	If all of the following are true: BI limits >= 100/300 PFM Score Level between BD - EN No youths on policy under age 19 No operators over age 75 4 years or more with prior carrier Comp and coll on all vehicles No minor violations or at fault accidents in the past 3 years No major violations in the past 5 years All operators have an AR license with a verifiable 3 year driving record Homeowner No license suspensions Matching BI and UM limits	-1	-1	-1
	or			
	BI limits >= 100/300 PFM Score Level between BD - CT No youths on policy No operators over age 75 5 years or more with prior carrier Comp and coll on all vehicles No minor violations or at fault accidents in the past 3 years No major violations in the past 5 years			

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

All operators have an AR license with a verifiable 3 year driving record

Homeowner

No license suspensions

Matching BI and UM limits

-2

-2

-2

or

BI limits \geq 250/500

PFM Score Level between BD - BT

No youths on policy

No operators over age 75

6 years or more with prior carrier

Comp and coll on all vehicles

No minor violations or at fault accidents in the past 3 years

No major violations in the past 5 years

All operators have an AR license with a verifiable 3 year driving record

Homeowner

No license suspensions

Matching BI and UM limits

-3

-3

-3

Tier assignment = **28** + the sum of points for the above conditions.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 25 - MASS MERCHANDISING ACCOUNT DEVIATION

A deviation will apply to the total automobile premium (including all optional coverages) for those insureds electing personal lines insurance through employee groups.

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<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR0003902R01</i>		

Supporting Document Schedules

Bypassed -Name:	A-1 Private Passenger Auto Abstract	Review Status:	Filed	04/15/2008
Bypass Reason:	n/a			
Comments:				

Satisfied -Name:	NAIC loss cost data entry document	Review Status:	Filed	04/15/2008
Comments:				
Attachment:	RF-1 Loss Cost Data.PDF			

Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	04/15/2008
Bypass Reason:	n/a			
Comments:				

Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status:	Filed	04/15/2008
Comments:				
Attachment:	AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF			

Satisfied -Name:	Cover Letter	Review Status:	Filed	04/15/2008
Comments:				
Attachment:	Cover Letter.PDF			

SERFF Tracking Number: METX-125594755 State: Arkansas
Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$125
Company Tracking Number: PA AR0003902R01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR0003902R01

Review Status:
Satisfied -Name: Filing Introduction Filed 04/15/2008
Comments:
Attachment:
Filing Introduction.PDF

Review Status:
Satisfied -Name: Group Acct Dev Indication Filed 04/15/2008
Comments:
Attachment:
Group Acct Dev Indication.PDF

Review Status:
Satisfied -Name: APCS-Auto Premium Comparison Survey Filed 04/15/2008
Comments:
The excel version of this survey will be e-mailed to Alexa Grissom today.
Attachment:
APCS PPA Survey.PDF

Review Status:
Satisfied -Name: Objection response letter 041408 Filed 04/15/2008
Comments:
Attachment:
Objection response letter 041408.PDF

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number		
3.	A.	Metropolitan Group Property and Casualty Insurance Company	B.	241-34339

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	N/A	0.1%					
PD	N/A	0.1%					
UM/UIM	N/A	0.1%					
PIP	N/A	0.1%					
UMPD	N/A	0.1%					
COMP	N/A	0.1%					
COLL	N/A	0.1%					
TOW	N/A	0.1%					
TOTAL OVERALL EFFECT	N/A	0.1%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2003	1,547			2,446	1,610	66%	69%
2004	1,510			2,619	2,095	80%	54%
2005	1,480			2,667	882	33%	57%
2006	1,639	0.0%	07/30/06	2,704	1,436	53%	57%
2007	1,763			3,026	1,562	52%	56%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 1.1% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -2.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PC RLC

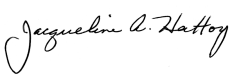
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name	Group NAIC #			
Metropolitan Property and Casualty Insurance Company	241			
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Metropolitan Group Property and Casualty Insurance Company	RI	34339	13-2915260	

5. Company Tracking Number	PA AR0003902R01
-----------------------------------	-----------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Jacqueline A. Hattoy 700 Quaker Lane Warwick RI 02887	Sr. State Filing Specialist	800-257-5049	401-827-3929	jhattory@metlife.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Jacqueline A. Hattoy			

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0 Personal Auto			
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)			
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]				
12. Company Program Title (Marketing Title)	Private Passenger Automobile			
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:	04/30/2008	Renewal:	06/04/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
16. Reference Organization (if applicable)				
17. Reference Organization # & Title				
18. Company's Date of Filing	April 4, 2008			
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	PA AR0003902R01
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

AR MetGroup Auto rate and rule revision. Please refer to the filing introduction for details.

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

***Refer to each state's checklist for additional specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

MetLife Auto & Home®
700 Quaker Lane
Warwick, RI 02887



April 4, 2008

The Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
Private Passenger Automobile Program
Rate and Rule Revision

Dear Commissioner Benafield Bowman:

Pursuant to applicable Arkansas Insurance Laws, Metropolitan Group Property and Casualty Insurance Company hereby submits a revision of their Private Passenger Automobile Insurance Programs' rates and rules. We have enclosed an explanatory memorandum which describes the proposed changes in detail.

We propose to implement this filing with respect to new business written on and after April 30, 2008 and with respect to renewal business effective on and after June 4, 2008.

If you have any questions regarding this SERFF submission, an objection letter should be submitted through SERFF to Jacqueline Hattoy. In addition, Jacqueline Hattoy can be reached by telephone at (401) 827-2949 or by e-mail at jhattoy@metlife.com.

Sincerely,

A handwritten signature in black ink that reads "Richard E. Collard". The signature is written in a cursive, slightly slanted style.

Richard E. Collard
Manager
State Filings

Metropolitan Group Property & Casualty Insurance Company

Arkansas Automobile Rate Revision

Introduction

The automobile rates currently in use by Metropolitan Group Property & Casualty Insurance Company were filed with the Arkansas Insurance Department, effective July 30, 2006.

The following changes are proposed:

Summary

1. New Business Tier Assignment Rules

We are implementing updates to our Tiering Program, which impact New Business Tier Assignments Rules: 1, 5, 7, 10, 19, and 22. These changes apply to new business written on and after April 30, 2008.

2. Group Account Deviation Factors

Group Account deviation factors are revised.

3. Rule 25 – Mass Merchandising Account Deviation has been revised.

METROPOLITAN GROUP PROPERTY & CASUALTY INSURANCE COMPANY

ARKANSAS

Summary of Account Deviation Changes

<u>Account Name</u>	<u>On-Level Earned Premium</u>	<u>Trended Ult. Incurred Non Cat Losses</u>	<u>Loss Ratio</u>	<u>Relative Loss Ratio</u>	<u>Credibility</u>	<u>Credibility Weighted Indicated Change</u>	<u>Current Account Deviation</u>	<u>Indicated Account Deviation</u>	<u>Proposed Account Deviation</u>	<u>Account Deviation Change Impact</u>
J.B. HUNT TRANSPORT	828,784	468,164	56.5%	1.22	0.25	1.05	0.88	0.93	0.88	0.0%
EMERSON ELECTRIC CO.	185,280	49,788	26.9%	0.58	0.07	0.97	0.97	0.94	0.97	0.0%
ST VINCENTS INFIRMAR	50,023	2,218	4.4%	0.10	0.02	0.98	0.98	0.96	0.98	0.0%
METWORK	122,719	25,594	20.9%	0.45	0.05	0.97	0.84	0.82	0.84	0.0%
SCHNEIDER NATIONAL	125,752	26,453	21.0%	0.45	0.05	0.97	0.88	0.86	0.88	0.0%
BAPTIST HEALTH - AR	1,178,791	786,310	66.7%	1.44	0.32	1.14	0.87	0.99	0.88	1.1%
FRITO-LAY, INC.	236,874	117,721	49.7%	1.07	0.09	1.01	0.88	0.89	0.88	0.0%
FEDERAL EXPRESS	277,460	39,483	14.2%	0.31	0.10	0.93	0.86	0.80	0.84	-2.3%
ENTERGY	232,209	125,002	53.8%	1.16	0.08	1.01	0.88	0.89	0.88	0.0%
AMERICAN GREETINGS	86,506	43,131	49.9%	1.08	0.03	1.00	0.88	0.88	0.88	0.0%
REMMINGTON ARMS	146,715	91,864	62.6%	1.35	0.06	1.02	0.89	0.91	0.89	0.0%
KRAFT FOODS	145,376	73,325	50.4%	1.09	0.06	1.00	0.87	0.87	0.87	0.0%
HALLMARK CARDS	148,009	77,894	52.6%	1.14	0.06	1.01	0.86	0.87	0.86	0.0%
TYSON FOODS	1,272,280	425,149	33.4%	0.72	0.34	0.91	0.88	0.80	0.88	0.0%
GOLDEN VENTURES	10,805	59,204	547.9%	11.82	0.00	1.05	0.88	0.92	0.88	0.0%
OTHER ACCOUNTS	3,164,774	1,323,500	41.8%	0.90	0.56	0.95	0.88	0.83	0.88	0.0%
Total	8,959,412	4,152,455	46.3%	1.00			0.89		0.89	0.1%

Note:

- 1) Data are for Calendar/Accident Years ending 12/30/2005 through 12/30/2007.
- 2) Losses are evaluated as of 12/30/2007.
- 3) The formula used to calculate the credibility factor was $Z = P/(P+K)$, where P = Earned Premium and constant K = \$2,500,000.
- 4) Closed Accounts are not included in data.

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 241-25321
 Company Name: Metropolitan Group Property and Casualty Ins.
 Contact Person: Richard E. Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 04/30/2008 (NB) 06/04/2008 (RB)

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20-40 %
 AUTO/HOMEOWNERS 5 %
 GOOD STUDENT 15 %
 ANTI-THEFT DEVICE 5, 10 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 30, 40 %

Assumptions to Use:

- 1 **Liability -Minimum \$25,000 per person**
- 2 **Bodily Injury \$50,000 per accident**
\$25,000 per accident
- 3 **Property Damage \$100 deductible per accident**
- 4 **Comprehensive & Collision \$250 deductible per accident**
- 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental**
- 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800
 Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		692	692	400	363	899	899	517	460	960	960	550	487	899	899	517	460	1065	1065	609	539
	Minimum Liability with Comprehensive and Collision		1842	1956	1113	938	2355	2503	1419	1192	2186	2292	1301	1096	2355	2503	1419	1192	2547	2697	1527	1285
	100/300/50 Liability with Comprehensive and Collision		1985	2099	1195	1002	2568	2716	1538	1288	2417	2523	1432	1200	2568	2716	1538	1288	2817	2967	1679	1404
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		692	692	400	363	899	899	517	460	960	960	550	487	899	899	517	460	1065	1065	609	539
	Minimum Liability with Comprehensive and Collision		2259	2428	1380	1155	2895	3115	1764	1469	2613	2772	1567	1310	2895	3115	1764	1469	3101	3321	1880	1565
	100/300/50 Liability with Comprehensive and Collision		2402	2571	1462	1219	3108	3328	1883	1565	2844	3003	1698	1414	3108	3328	1883	1565	3371	3591	2032	1684
2003 Honda Odyssey "EX"	Minimum Liability		692	692	400	363	899	899	517	460	960	960	550	487	899	899	517	460	1065	1065	609	539
	Minimum Liability with Comprehensive and Collision		2172	2330	1326	1108	2786	2992	1696	1411	2530	2675	1513	1269	2786	2992	1696	1411	2984	3190	1808	1506
	100/300/50 Liability with Comprehensive and Collision		2315	2473	1408	1172	2999	3205	1815	1507	2761	2906	1644	1373	2999	3205	1815	1507	3254	3460	1960	1625
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		692	692	400	363	899	899	517	460	960	960	550	487	899	899	517	460	1065	1065	609	539
	Minimum Liability with Comprehensive and Collision		2611	2820	1601	1330	3349	3624	2051	1699	2990	3182	1798	1498	3349	3624	2051	1699	3555	3830	2167	1795
	100/300/50 Liability with Comprehensive and Collision		2754	2963	1683	1394	3562	3837	2170	1795	3221	3413	1929	1602	3562	3837	2170	1795	3825	4100	2319	1914
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		692	692	400	363	899	899	517	460	960	960	550	487	899	899	517	460	1065	1065	609	539
	Minimum Liability with Comprehensive and Collision		2708	2929	1660	1379	3473	3760	2125	1758	3097	3300	1862	1550	3473	3760	2125	1758	3682	3970	2244	1860
	100/300/50 Liability with Comprehensive and Collision		2851	3072	1742	1443	3686	3973	2244	1854	3328	3531	1993	1654	3686	3973	2244	1854	3952	4240	2396	1979
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		692	692	400	363	899	899	517	460	960	960	550	487	899	899	517	460	1065	1065	609	539
	Minimum Liability with Comprehensive and Collision		1981	2112	1201	1012	2542	2713	1538	1287	2334	2457	1390	1170	2542	2713	1538	1287	2737	2908	1648	1380
	100/300/50 Liability with Comprehensive and Collision		2124	2255	1283	1076	2755	2926	1657	1383	2565	2688	1521	1274	2755	2926	1657	1383	3007	3178	1800	1499

04/11/2008

The Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

ATTENTION: Alexa Grissom
Primary Reviewer - Arkansas Insurance Department

RE: Metropolitan Group Property and Casualty Insurance Company
Private Passenger Auto Rate & Rule Filing

Dear Ms. Grissom,

The following is in response to your questions dated April 8, 2008 regarding the above mentioned filing.

The Tier Assignment Rules must be amended to delete penalties for non-chargeable accidents and no prior insurance with no need. Please refer to Ark. Code Ann. 23-79-152 and Bulletin 3-87.

The Tier points assigned for no prior insurance with no need have been removed. Please refer to the attached file for the updated Tier Assignment Rules.

In the Tier Assignment Rules, points are assigned for *Non-chargeable at-fault accidents*; these are at-fault accidents that are not considered chargeable because they have resulted in a loss payment amount less than the threshold under the Expense Rating Plan. Because the current threshold in the Expense Rating Plan is \$300, Tier assignment condition 5a does not currently apply to any policyholders, however Metropolitan would like to keep it in the rules for future use.

If you have any additional questions, please contact Jacqueline Hattoy at (401) 827-2949 or by e-mail at jhattoy@metlife.com. In addition, written correspondence can be faxed to my attention at (401) 827-3929.

Sincerely,

Adugna Tolosa
Pricing Analyst
MetLife Auto & Home

<i>SERFF Tracking Number:</i>	<i>METX-125594755</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Group Property and Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PA AR0003902R01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR0003902R01</i>		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Rate Pages	04/04/2008	Pages 18-24.PDF

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One Vehicle	Two Vehicles	Three + Vehicles
For each policy condition below, determine the corresponding tier point assignment.			
1a Minor violations in the last 3 years			
One violation	3	3	2
Two violations	4	4	3
Three violations	0	2	2
Each additional violation over 3	0	2	3
1b If 3+ vehicles and one minor violation in the past 3 years and no youth on policy	N/A	N/A	-1
1c Presence of a minor violation in the past 3 years <u>AND</u> No at fault accidents or violations in the past 1 year <u>OR</u> No at fault accidents or violations in the past 2 years	-1 -1	-1 -1	-1 -1
2a Major violations in the past 5 years			
One violation	5	5	6
Two violations	0	1	4
Three violations	0	7	2
Each additional violation over 3	0	10	17
2b Presence of a major violation in the past 5 years and No at fault accidents or violations in the past 3 years	-7	-5	-4
3 Each license suspension in the past 3 years	3	2	1
4 Presence of youth on policy			
Presence of youngest operator age < 18	3	4	4
Presence of youngest operator age 18-20	2	3	3
Presence of youngest operator age 21-24	0	1	1
5a Non-chargeable at fault accidents >= \$500 in the past 3 years			
One non-chargeable at fault accident	13	11	10
Two non-chargeable at fault accidents	20	15	13
Three non-chargeable at fault accidents	34	22	19
Each additional non-chargeable at fault accident over 3	31	27	23
5b Presence of a non-chargeable at fault accident >= \$500 in the past 3 years <u>AND</u> No at fault accidents in the past 2 years	-1	-1	0
5c Chargeable accidents in the past 3 years			
One chargeable accident	6	4	4
Two chargeable accidents	11	8	8
Three chargeable accidents	20	18	17
Each chargeable accident over 3	19	21	19

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

5d	Presence of a chargeable accident resulting in Bodily Injury > \$500 or death in the past 3 years	3	3	3
5e	Presence of a chargeable accident in the past 3 years AND No at fault accidents in the past 1 year	-1	-1	-1
	OR No at fault accidents in the past 2 years	-3	-2	-2
5f	Two at fault accidents under \$500 in the past 3 years	3	2	1
	3+ at fault accidents under \$500 in the past 3 years	6	5	4
6	Violation or at fault accident in the past 3 years on operator licensed less than 5 years	2	2	2
7a	Current insurance conditions			
	Financial responsibility (SR22 required)	14	14	14
	No prior -- no need	9	9	9
	No prior -- with need	9	9	9
	Over 3 months lapse in coverage	9	9	9
	1-3 months lapse in coverage	8	8	8
	Between 10 days and 1 month lapse in coverage	0	0	0
	less than 10 days lapse in coverage	0	0	0
	No lapse in coverage	0	0	0
7b	Prior or current BI limits (lower of either)			
	State minimum or CSL state minimum or no prior insurance	4	5	6
	> state minimum and < 50/100 or CSL < 100	2	2	3
	50/100 or CSL = 100	0	2	3
	> 50/100 and < 100/300 or CSL > 100 and CSL < 300	0	1	2
	100/300 or CSL = 300	0	0	0
	> 100/300 or CSL > 300	0	0	0
7c	Presence of operator age 20-26, vehicle age < 5 years, years with prior carrier > 4, BI limits >= 50/100, and PFM Score Level between BD - EN	-1	0	0
7d	Presence of operator age 40+, and prior or current BI limits (lower of) is			
	No prior - no need	3	3	3
	No prior - with need	5	5	5
	State minimum or CSL state minimum	3	3	3
	> state minimum and < 50/100 or CSL < 100	2	3	3
	50/100 or CSL = 100	1	2	2
	> 50/100 and < 100/300 or CSL > 100 and CSL < 300	1	1	1
	100/300 or CSL = 300	0	0	0
	> 100/300 or CSL > 300	0	0	0
7e	Time with prior carrier			
	< 3 years	0	0	0
	>= 3 years and < 5 years	0	0	0
	>= 5 years and < 10 years	-1	-1	-1
	>= 10 years	-2	-2	-2

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

8	If prior insurance with no lapse in coverage, future effective date			
	> 3 days and <= 7days	0	0	0
	> 7 days	-1	-1	-1
9	Non-rated operator under age 22	9	9	9
	Non-rated operator age 22-29	2	2	2
10a	If Personal Financial Management (PFM) is:			
	<u>PFM Score Level</u>			
	BD	-15	-15	-15
	BH	-13	-13	-13
	BL	-11	-11	-11
	BP	-9	-9	-9
	BT	-8	-8	-8
	BW	-7	-7	-7
	CD	-7	-7	-7
	CH	-6	-6	-6
	CL	-6	-6	-6
	CP	-5	-5	-5
	CT	-5	-5	-5
	CW	-5	-5	-5
	DD	-4	-4	-4
	DG	-4	-4	-4
	DJ	-4	-4	-4
	DN	-3	-3	-3
	DQ	-3	-3	-3
	DT	-2	-2	-2
	DW	-2	-2	-2
	ED	-1	-1	-1
	EG	0	0	0
	EJ	0	0	0
	EN	1	1	1
	EQ	2	2	2
	ET	3	3	3
	EW	3	3	3
	FD	4	4	4
	FG	5	5	5
	FJ	6	6	6
	FN	7	7	7
	FQ	8	8	8
	FT	9	9	9
	FW	10	10	10
	GD	11	11	11
	GH	12	12	12
	GL	13	13	13
	GP	14	14	14
	GT	15	15	15
	HD	16	16	16
	HH	17	17	17
	HL	18	18	18
	HP	20	20	20

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	HT	23	23	23
	HW	29	29	29
	NF	6	6	6
	NK	8	8	8
	NN	8	8	8
	NQ	8	8	8
10b	No operators under age 25 and PFM Score Level BD - BW	-1	-1	-1
10c	Presence of an operator under age 21 and			
	PFM Score Level BD	4	4	4
	PFM Score Level BH	3	3	3
	PFM Score Level BL	2	2	2
	PFM Score Level BP	2	2	2
	PFM Score Level BT	2	2	2
	PFM Score Level BW	1	1	1
11	Payment Plan			
	1 Pay	-1	-1	-1
	2 Pay	-1	-1	-1
12a	Prior non-standard or AIP	9	9	9
12b	Prior non-standard or AIP and minimum F/R limits	3	3	3
13	Operator licensed <3 years where no vehicle assigned to youth	2	3	3
14	All operators licensed < 3 years	3	5	6
15	Operator under age 29 2 vehicles and 1 operator	N/A	6	N/A
16	3+ vehicles, youth on policy, presence of operator age < 19, no violations or at fault accidents in the past 3 years Prior and current BI limits of 100/300 or higher, comp and coll on all vehicles and age of newest vehicle < 2	0	0	-2
17	Two vehicles, 2 operators, no youth on policy, newest vehicle age <2, no major violations in the past 5 years, no at fault accidents in the past 3 years, and no more than 1 minor violation in the past 3 years	0	-2	0
18	Presence of good student operator age 21-24, and prior insurance	-2	-1	-1
19	All vehicles are liability only* * No vehicles on policy have full coverage, which includes both comprehensive and collision	4	3	2
20	Youth on policy age < 21, prior and current BI limits >= 100/300, comp and coll on at least one vehicle with no more than one vehicle liability only, at least one minor violation or chargeable accident in the past 3 years, no major violations in the past 5 years			

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	PFM Score Level BD - CW	0	0	0
	PFM Score Level DD - DW	0	-1	-1
	PFM Score Level ED - FW	0	-2	-2
	PFM Score Level GD - HW	0	-3	-3
	PFM Score Level NF - NQ	0	0	0
21	1 vehicle, all operators age <30, vehicle age 5-8, BI limits >= 50/100, comp and coll on vehicle, no more than 1 minor violation in the past 3 years, no major violations in the past 5 years, no at fault accidents in the past 3 years	-2	0	0
22	Comp and Coll on at least one vehicle and no more than one vehicle with liability only, BI limits >= 50/100, no at fault accidents in the past 3 years, no major violations in the past 5 years, no minor violations in the past 3 years, no license suspensions			
	PFM Score Level BD - CW	0	0	0
	PFM Score Level DD - DW	-1	-1	-1
	PFM Score Level ED - FW	-2	-2	-2
	PFM Score Level GD - HW	-2	-2	-2
	PFM Score Level NF - NQ	0	0	0
23	All vehicles age <2, comp and coll on all vehicles, BI limits >= 100/300			
	PFM Score Level BD - CW	0	-1	-1
	PFM Score Level DD - ED	0	-1	-1
	PFM Score Level EG - GD	0	-2	-2
	PFM Score Level GH - HW	0	-3	-3
	PFM Score Level NF - NQ	0	0	0
24	All vehicles age 9+			
	PFM Score Level BD - CW	0	0	1
	PFM Score Level DD - DW	0	1	2
	PFM Score Level ED - FW	1	2	3
	PFM Score Level GD - HW	2	3	4
	PFM Score Level NF - NQ	0	0	0
25	Presence of a vehicle age 9+, no vehicle age < 5			
	PFM Score Level BD - CW	0	0	0
	PFM Score Level DD - DW	0	0	0
	PFM Score Level ED - FW	0	1	1
	PFM Score Level GD - HW	0	2	2
	PFM Score Level NF - NQ	0	0	0
26	2 adults age >40 and 1 or more operators age < 25, No at fault accidents or violations in the past 3 years	0	-1	-2
27	All operators age 23-35, newest vehicle age < 2, No at fault accidents or violations in the past 3 years	-1	-1	-1
28	Presence of a vehicle age < 2 with symbol greater than 17	-1	-1	-1
29	Presence of a vehicle age > 3 with symbol greater than 17	2	1	1

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

30	If future effective date > 7 days with no lapse in coverage, no at fault accidents or violations in the past 3 years, prior insurance, comp and coll on at least 1 vehicle	-1	-1	-1
31	All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, 1 pay plan	-1	-2	-2
32	All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, payroll deduction, ExpressIt, or 2 pay plan, future effective date > 3 days with no lapse in coverage	-1	-2	-2
33	2 operators age > 39, comp and collision on more than 1 vehicle, number of youths on policy > 1 and one youth age > 17, presence of a good student, no vehicles age > 8, no at fault accidents or violations in the past 3 years	0	-2	-2
34	If all of the following are true: BI limits >= 100/300 PFM Score Level between BD - EN No youths on policy under age 19 No operators over age 75 4 years or more with prior carrier Comp and coll on all vehicles No minor violations or at fault accidents in the past 3 years No major violations in the past 5 years All operators have an AR license with a verifiable 3 year driving record Homeowner No license suspensions Matching BI and UM limits	-1	-1	-1
	or			
	BI limits >= 100/300 PFM Score Level between BD - CT No youths on policy No operators over age 75 5 years or more with prior carrier Comp and coll on all vehicles No minor violations or at fault accidents in the past 3 years No major violations in the past 5 years All operators have an AR license with a verifiable 3 year driving record Homeowner No license suspensions Matching BI and UM limits	-2	-2	-2
	or			
	BI limits >= 250/500			

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

PFM Score Level between BD - BT

No youths on policy

No operators over age 75

6 years or more with prior carrier

Comp and coll on all vehicles

No minor violations or at fault accidents in the past 3 years

No major violations in the past 5 years

All operators have an AR license with a verifiable 3 year driving record

Homeowner

No license suspensions

Matching BI and UM limits

-3

-3

-3

Tier assignment = **28** + the sum of points for the above conditions.